

Information to identify the case:

Debtor 1	<u>Kevin D Bailey</u>	Social Security number or ITIN xxx-xx-2913
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	17-18847-CMG	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin D Bailey
aka Kevin D Bailey Sr.

3/5/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin D Bailey
Debtor

Case No. 17-18847-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 05, 2021

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

Recip ID	Recipient Name and Address
db	Kevin D Bailey, 15 Ridgewood Place, Willingboro, NJ 08046-2515
516798796	Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281
516798800	FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
516924859	NJSVS Surcharge Violation Sys., POB 4580, Trenton, NJ 08610-0580
516857823	PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court;, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
517022452	Pennsylvania Dept. of Labor, Office of Unemployment, 651 Boas St., Room 525, Harrisburg, PA 17121-0751
517087930	Rushmore Loan Management Services, POB 55004, Irvine, CA 92619-5004
516847897	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 05 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 05 2021 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516798792	+ EDI: AMEREXPR.COM	Mar 06 2021 01:28:00	American Express, PO Box 981537, El Paso, TX 79998-1537
517079388	EDI: BECKLEE.COM	Mar 06 2021 01:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516798793	EDI: BANKAMER.COM	Mar 06 2021 01:28:00	Bank of America, PO Box 982238, El Paso, TX 79998
516798794	+ EDI: TSYS2.COM	Mar 06 2021 01:28:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
516798795	EDI: CITICORP.COM	Mar 06 2021 01:28:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516798798	EDI: CITICORP.COM	Mar 06 2021 01:28:00	Citicards CBNA, PO BOX 6241, Sioux Falls, SD 57117-6241
516798799	EDI: DISCOVER.COM	Mar 06 2021 01:28:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
516818901	EDI: IRS.COM	Mar 06 2021 01:28:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
516810773	EDI: DISCOVER.COM	Mar 06 2021 01:28:00	Discover Bank, Discover Products Inc, PO Box

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516798797	EDI: JPMORGANCHASE	Mar 06 2021 01:28:00	3025, New Albany, OH 43054-3025
517078047	EDI: PRA.COM	Mar 06 2021 01:28:00	Chase/Bank One Card Services, PO BOX 15298, Wilmington, DE 19850
517079913	EDI: PRA.COM	Mar 06 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516798803	+ Email/Text: vci.bkcy@vwcredit.com	Mar 05 2021 20:46:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
			Volkswagen Credit Inc., PO Box 3, Hillsboro, OR 97123-0003

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516798801	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
516939722	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516953083	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516798802	##	NJAISC, P.O. Box 4775, Trenton, NJ 08650-4775

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew B. Finberg	on behalf of Debtor Kevin D Bailey andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Matthew Siti	on behalf of Creditor Rushmore Loan Management Services LLC as a servicer for MTGLQ Investors, LP msiti@leopoldassociates.com, LeopoldAssociatesNJX6426@projects.filevine.com;jmilanese@leopoldassociates.com;sleopold@leopoldassociates.com
Mina M Beshara	

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on behalf of Creditor Rushmore Loan Management Services LLC as a servicer for MTGLQ Investors, LP
mbeshara@hinshawlaw.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 7